IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.	:	10/680,020	Confirmation No. 4737
Applicants	:	Carroll et al.	
Filed	:	October 7, 2003	
Title:		SYSTEM AND METHOD FOR UPDATING MERCHANT PAYMENT DATA	
Art Unit	:	3691	
Examiner	:	Campen, Kelly Scaggs	
Docket No.	:	013647.00013	
Customer No.	:	33649	

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

RESPONSE TO OFFICE ACTION

Dear Sir

In response to the Office Action mailed March 21, 2008, Applicants respectfully submit the following amendments in the above-referenced application, and request entry thereof to place the application in condition for Allowability.

Amendments to the Claims are reflected in the listing of claims that begin on page 2 of this paper.

Remarks begin on page 6 of this paper.

Conclusion begins on page 12 of this paper.